Case 08-07016	Doc 1	Filed 03/24/08	Entered 03/24/08 18:39:38	Desc Main
Casc ob-oroto		1 11CU 03/24/00	LITE 100 10.03.30	DUSC MAIN

# United States Bankruptcy Court 1 of 37 Northern District of Illinois Eastern Division

**Voluntary Petition** 

Name of Debtor (if individual, enter Last, First, Middle):  Pech, Mom							Name of Joint Debtor (Spouse) (Last, First, Middle)			
All Other Names used by the Debtor in the last 8 years; (include married, maiden and trade names):							ner Names use n and trade na	ed by the Joint mes):	Debtor in the	last 8 years; (include married,
Last four digits of Soc. Sec (if more than one, state all)		R Bankr P 90	` '				•			r I.D. (ITIN) No./Complete EIN .P.9037. See note below.
Street Address of Debtor (	No. & Street, Ci	ty, and State	e):		Ş	Street	Address of Joi	nt Debtor (No.	. & Street, City	, and State):
1899 Somerse	t Dr Apt a	# 3B								
Glendale Heig	hts IL		6	0139						
County of Residence or of	the Principal Pla	ace of Busin	iess:		(	County	of Residence	or of the Prince	cipal Place of	Business:
	DUP	AGE								
Mailing Address of Debtor	(if different from	street addr	ess)		1	Mailing	Address of Jo	int Debtor (if o	different from s	street address):
Location of Principal Asset	s of Business D	ebtor (if diffe	erent from str	eet address	above)	):				
Type of Debtor (Form o			Nature of Bu			Chap	ter of Bankru	ptcy Code Ur	nder Which th	e Petition is Filed (Check one box)
Individual (includes See Exhibit D on pag	S Joint Debtors)		n Care Busin			=	napter 7		☐ Chapter	15 Petition for Recognition
_		_ ~	e Asset Real ed in 11 U.S.				napter 9		of a Fore	eign Main Proceeding
Corporation (include	ies LLC & LLP)	□ Railro		0 101 (015)			napter 11 napter 12		☐ Chapter	15 Petition for Recognition
☐ Partnership		_	broker			☐ Ch	apter 13		of a Fore	eign Nonmain Proceeding
Other (If debtor is		I	modity Broke	ſ				Nature o	of Debts (Check	( one Box)
above entities, che and state type of e		☐ Clear	ing Bank r			■ Debts are primarily consumer □ Debts are primarily business				
	,		Tax-Exempt	Entity	-	debts, defined in 11 U.S.C. debts.				
			Check box, if ap or is a tax-exe			§ 101(8) as "incurred by an individual primarily for a				
		organ	nization unde	Title 26 of the		pe	rsonal, family,	•		
			d States Cod nue Code).	e (the Interna	al	purpose."  Chapter 11 Debtors				
	Filing Fee (C	heck <b>one</b> box	)		d	Check	one box	Cha	apter 11 Debt	ors
Filing Fee attached						☐ Debtor is a small business debtor as defined in 11 U.S.C. Sec 101(51D)				
☐ Filing Fee to be paid in	installments (ar	onlicable in i	ndividuals on	lv) Must atta	1-	☐ Debtor is not a small business debtor as defined in 11 U.S.C. Sec. 101(51D)				
signed application for the unable to pay fee exce	he court's consid	deration cert	tifying that the	e debtor is	ľ	_				d debts (excluding debts owed to 00.
☐ Filing Fee wavier reque	ested (applicable	e to chapter	7 individuals	only). Must		Check	all applicable	boxes:	- — — -	
attach signed application	on for the court's	considerati	ion. See Offic	ial Form 3B.		☐ A plan is being filed with this petition.				
						□ A	cceptances of	the plan were	solicited prep	etition from one of more classes
Statistical/Administrativ										This space is for court use only
☐ Debtor estimates that f ☐ Debtor estimates that, funds available for dist	after any exemp	ot property is	s excluded ar				s paid, there w	vill be no		
Estimated Number of Credit		_								
1- 50-	100-	□ 200-	<b>1</b> ,000-	<b>5</b> ,001-	10,001		<b>1</b> 25,001	<b>5</b> 0,001	Over	
49 99 Estimated Assets	199	999	5,000	10,000	25,000	)	50,000	100,000	100,000	
	[]	\$500,001	\$1,000,001	\$10,000,001	\$50.00	00 004	\$100,000,001	\$500,000,001	More than	
\$0 to \$50,001to \$50,000 \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	to \$10	0	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion	
Estimated Liabilities_		million	million	million	million		million		_	
\$0 to \$50,001to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,00	00,001	\$100,000,001	\$500,000,001	☐ More than	
\$50,000 \$100,000	\$500,000	to \$1	to \$10	to \$50	to \$10	0	to \$500	to \$1billion	\$1 billion	

<sup>\*</sup> Fed.R. Bankr. P. 9037 requires redaction of an individual debtor's taxpayer-identification number (ITIN) -- include last 4 digits only

	Se U8-07016 DOC 1 Filed 03/24/08  Voluntary Petition Document is page must be completed and filed in every case)	Fintered 03/24/08 18:39  Naageof Debisor(s)  Ped	ch, Mom				
	All Prior Bankruptcy Case Filed Within Last 8 \	Years (if more than two. attach additiona	Il sheet)				
Location Where F		Case Number: 06-33242	Date Filed: 12/19/2006				
Name of Debtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, a Case Number:	ttach additional sheet)  Date Filed:				
District:		Relationship:	Judge:				
forms 10K at pursuant to 9 1934 and is r	Exhibit A  leted if debtor is required to file periodic reports (e.g., and 10Q with the Securities and Exchange Commission Section 13 or 15 (d) of the Securities Exchange Act of requesting relief under chapter 11.)	(To be completed if debtor is an individual I, the attorney for the petitioner nathat I have informed the petitione chapter 7, 11, 12 or 13 of title	nibit B al whose debts are primarily consumer debts.) amed in the foregoing petition, declare r that (he or she) may proceed under 11, United States Code, and have er each such chapter. I further certify the notice required by 11 USC §				
☐ Exhibit	t A is attached and made a part of this petition.	/s/ Robert	Brynjelsen				
		Robert Brynjelsen	Dated: 03/24/2008				
No.	Exhibit C is attached and made a part of this petition.  Exhi (To be completed by every individual debtor. If a joint petition is file t D completed and signed by the debtor is attached and made a par a joint petition: t D also completed and signed by the joint debtor is attached and m	rt of this petition.	a separate Exhibit D.)				
	There is a bankruptcy case concerning debtor's affiliate,	, general partner, or partnership pend	ing in this District.				
	Certification by a Debtor Who Reside	es as a Tenant of Residentia plicable boxes.	I Property				
	Landlord has a judgment against the debtor for possess following.)  (Name of landlord that obtained judgment)	sion of debtor's residence. (If box chec	cked, complete the				
	(Address of Landlord)  Debtor claims that under applicable nonbankruptcy law, permitted to cure the entire monetary default that gave ripossession was entered. and						
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.	court of any rent that would become d	ue during the 30-day				
	Debtor certifies that he/she has served the Landlord with	n this certification. (11 U.S.C. § 362(1))					

Voluntary Petition Document

Nata Boing Debtor(s)

Pech, Mom

### Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

This page must be completed and filed in every case)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## /s/ Mom Pech Mom Pech

Dated: 03/02/2008

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

### << Sign & Date on Those Lines

## Signature of Attorney /s/ Robert Brynjelsen

Signature of Attorney for Debtor(s)

### Robert Brynjelsen

Printed Name of Attorney & Bar Number Bar No: 6282586
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 03/24/2008

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)

### Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



### Page 4 of 37 Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bankruptcy Docket #: Mom Pech Debtor

### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Dated:	03/02/2008	/s/ Mom Pech	Sign & Date Here
I certify	under penalty of perjury th	nat the information provided above is true and correc	
doe	<ol><li>The United States trustee or bes not apply in this district.</li></ol>	ankruptcy administrator has determined that the credit counseling requ	rement of 11 U.S.C. § 109(h)
	Active military duty in a militar	y combat zone.	
par		.C. § 109(h)(4) as physically impaired to the extent of being unable, aft g in person, by telephone, or through the Internet.);	er reasonable effort, to
of r		S.C. § 109(h)(4) as impaired by reason of mental illness or mental defines with respect to financial responsibilities.);	ciency so as to be incapable
by a	I am not required to receive a motion for determination by the country	credit counseling briefing because of: [Check the applicable statement urt.]	.] [Must be accompanied
pro dea per	dit counseling briefing within the first vided the briefing, together with a co adline can be granted only for cause iod. Failure to fulfill these requireme	sons stated in your motion, it will send you an order approving your req 30 days after you file your bankruptcy case and promptly file a certificate py of any debt management plan developed through the agency. Any and is limited to a maximum of 15 days. A motion for extension must be that may result in dismissal of your case. If the court is not satisfied with a credit counseling briefing, your case may be dismissed.	ate from the agency that extension of the 30-day be filed within the 30-day
so	ys from the time I made my request,	t counseling services from an approved agency but was unable to obta and the following exigent circumstances merit a temporary waiver of the [Must be accompanied by a motion for determination by the court.] [Su	e credit counseling requirement
pe a (	nited States trustee or bankruptcy ad erforming a related budget analysis, b	ne filing of my bankruptcy case, I received a briefing from a credit couns ministrator that outlined the opportunties for available credit counseling but I do not have a certificate from the agency describing the services p describing the services provided to you and a copy of any debt repaym your bankruptcy case is filed.	and assisted me in rovided to me. You must file
pe	nited States trustee or bankruptcy ad erforming a related budget analysis, a	ie filing of my bankruptcy case, I received a briefing from a credit couns ministrator that outlined the opportunties for available credit counseling and I have a certificate from the agency describing the services provide syment plan developed through the agency.	and assisted me in

### Page 5 of 37 Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bankruptcy Docket #: Mom Pech Debtor

### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Date	ed: 03/02/2008	Sign & Date Here
l cer	tify under penalty of perjury that the information provided above is true and correct.	
	<ol><li>The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 1 does not apply in this district.</li></ol>	1 U.S.C. § 109(h)
	Active military duty in a military combat zone.	
	Disability. (Defined in 11 U.S.C. $\S$ 109(h)(4) as physically impaired to the extent of being unable, after reasonable participate in a credit counseling briefing in person, by telephone, or through the Internet.);	le effort, to
	Incapacity. (Defined in 11 U.S.C. $\S$ 109(h)(4) as impaired by reason of mental illness or mental deficiency so as of realizing and making rational decisions with respect to financial responsibilities.);	s to be incapable
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be by a motion for determination by the court.]	accompanied
	If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed with period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reas bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.	agency that f the 30-day in the 30-day
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the service days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit corso I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exhere.]	unseling requirement
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agent United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assist performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan do the agency no later than 15 days after your bankruptcy case is filed.	ed me in me. You must file
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agence United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assist performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. At certificate and a copy of any debt repayment plan developed through the agency.	ed me in

Case 08-07016 Doc 1 Filed 03/24/08 Entered 03/24/08 18:39:38 Desc Main Document Page 6 of 37

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bankruptcy Docket #: Mom Pech, Debtor

Attorney for Debtor: Robert Brynjelsen

### **DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

### The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

\$1,000

\$1,000

The Filing Fee has been paid.

**Balance Due** 

\$0

The source of the compensation paid to me was:

	D	ام	ht	^	r/	6	١
	_,	-	)I	u	ı	5	ı

Other: (specify)

The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s)

Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law 4. firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11. U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the **first scheduled** meeting of creditors.
- (d) Advice as required.
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Robert Brynjelsen 03/24/2008 Dated:

Attorney Name: Robert Brynjelsen LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

> Page 1 of 1 Form B203 (12/94)

Bar No: 6282586

### Page 7 of 37 Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech, Debtor

Attorney for Debtor: Robert Brynjelsen

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
4413 10th St NW Rochester, MN 55901 (Debtor's Residence)	Fee Simple	J	\$ 170,000	\$ 171,000

**Total Market Value of Real Property** (Report also on Summary of Schedules)

\$170,000.00

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech, Debtor

Attorney for Debtor: Robert Brynjelsen

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property	H W J C	V   Debtor's Interest in Property, Without Deducting Any		
01. Cash on Hand	X					
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Checking Account with Chase	н	\$	50	
03. Security Deposits with public utilities, telephone companies, landlords and others.	X					
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, DVD Player, VCR, Sofa, Table and Chairs, Microwave, small appliances, 2 beds.	н	\$	1,500	
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures	н	\$	100	
06. Wearing Apparel		Necessary wearing apparel.	н	\$	50	
07. Furs and jewelry.		Earrings, watch, costume jewelry	н	\$	300	
08. Firearms and sports, photographic, and other hobby equipment.	X					
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X					
10. Annuities. Itemize and name each issuer.	X		D65	2 (40/05)	Dave 4 of 2	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech, Debtor

301	166	DULE B - PERSONAL PROPERTY			
Type of Property	N O N E	Description and Location of Property	C A H	Debtor's Property Deduct	Value of Interest in Without ting Any I Claim or
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X				
13. Stocks and interests in incorporated and unincorporated businesses.	X				
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts receivable	X				
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.					
		2007 tax refund - received and spent	Н	\$	0
22. Patents, copyrights and other intellectual property. Give particulars.	X				
23. Licenses, franchises and other general intangibles.	X				
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor	X				

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech, Debtor

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	N O N E	Description and Location of Property	L M L	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
25. Autos, Truck, Trailers and other vehicles and accessories.		2001 Honda Accord w/ 86k miles joint with Sin Ponn	Н	\$ 9,575		
26. Boats, motors and accessories.	X					
27. Aircraft and accessories.	X					
28. Office equipment, furnishings, and supplies.	X					
29. Machinery, fixtures, equipment, and supplie used in business.	X					
30. Inventory	X					
31. Animals	X					
32. Crops-Growing or Harvested. Give particulars.	X					
33. Farming equipment and implements.	X					
34. Farm supplies, chemicals, and feed.	X					
35. Other personal property of any kind not already listed. Itemize.	X					
		Total (Report also on Summary of Schedules)		\$11,575		

## Case 08-07016 Doc 1 Filed 03/24/08 Entered 03/24/08 18:39:38 Desc Main Document Page 11 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Mom Pech, Debtor

SCHEDULE C - PROPERTY CLAIMED EXEMPT							
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875					

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
Checking Account with Chase	700 1200 0/12 1001(8)	Ψ	φ 50
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, DVD Player, VCR, Sofa, Table and Chairs, Microwave, small appliances, 2 beds.	735 ILCS 5/12-1001(b)	\$ 1,500	\$ 1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel	707 11 00 7/40 4004/ ) / )		
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 50	\$ 50
07. Furs and jewelry.	705    00 5/40 4004/		
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 300	\$ 300
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.			
2007 tax refund - received and spent	735 ILCS 5/12-1001(b)	\$ 0	\$ 0
25. Autos, Truck, Trailers and other vehicles and accessories.			
2001 Honda Accord w/ 86k miles joint with Sin Ponn	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 2,400 \$ 2,450	\$ 9,575
PEG Record # 337850	 	Form B6C (10/	   Page 1 of 1

# Document Page 12 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech, Debtor

Attorney for Debtor: Robert Brynjelsen

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 Affinity Plus Federal CU Attn: Bankruptcy Dept. 175 West Lafayette Saint Paul MN 55107 Acct No.: 5000434F2113A	x	Н	Dates: 2002 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 9,575 Intention: Reaffirm 524 (c) *Description: 2001 Honda Accord w/ 86k miles joint with Sin Ponn				\$ 1,284	\$ 0
2 AMC Mortgage Services Bankruptcy Department PO Box 11000 Santa Ana CA 92711-1000 Acct No.: 0052664455		J	Dates: 2004 Nature of Lien: Mortgage Market Value: \$ 170,000 Intention: Surrender *Description: 4413 10th St NW Rochester, MN 55901 (Debtor's Residence)				\$ 171,000	\$ 1,000

Total

\$ 172,284

\$ 1,000

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.) Desc Main

## Case 08-07016 Doc 1 Filed 03/24/08 Entered 03/24/08 18:39:38 Document Page 13 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech. Debtor

Attorney for Debtor: Robert Brynjelsen

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

Case 08-07016 Doc 1 Filed 03/24/08 Entered 03/24/08 18:39:38 Desc Main Document Page 14 of 37

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech / Debtor

Attorney for Debtor: Robert Brynjelsen

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Cr	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Ar	nount of Claim
1	Hirlo Receiveables LLC Attn: Bankruptcy Dept. 5 Revere Dr. Northbrook IL 60062 Acct #: 305		Н	Dates: 2007 Reason: Credit Card or Credit Use				\$	3,900
2	JC Penney Bankruptcy Department Box 533 Dallas TX 75221 Acct #: 600889316031		Н	Dates: 2001 Reason: Credit Card or Credit Use				\$	1,200
3	Macy's/DSNB Bankruptcy Department 911 Duke Blvd. Mason OH 45040 Acct #: 437539969		Н	Dates: 1998 Reason: Credit Card or Credit Use				\$	800

Case 08-07016 Doc 1 Filed 03/24/08 Entered 03/24/08 18:39:38 Desc Main Document Page 15 of 37

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech / Debtor

Attorney for Debtor: Robert Brynjelsen

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
4 Wells Fargo Bank Attn: Bankruptcy Dept. PO Box 272579 Concord CA 94527-2579 Acct #: 446539200207		Н	Dates: 1999 Reason: Credit Card or Credit Use				\$ 4,900

**Total Amount of Unsecured Claims** 

\$ 10,800.00

(Report also on Summary of Schedules)

# Document Page 16 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech, Debtor
Attorney for Debtor: Robert Brynjelsen

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases. **Description of Contract or Lease and Nature of Debtor's** Name and Mailing Address, Interest. State whether Lease is for Non-Residential Real Including Zip Code, **Property. State Contract Number or** of Other Parties to Lease or Contract. Any Government Contract. Sayeda Khan Contract Type: Attn: Bankruptcy Dept. Terms/Month: \$ 32 W Hard Ford Dr Buy Out: Schaumburg IL 60193 Begin Date: Debtor Int: Description:

# Document Page 17 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech, Debtor

Attorney for Debtor: Robert Brynjelsen

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

	Name and Address of CoDebtor	Name and	Address of the Creditor
. 2	Sinn Ponn 25226 Balmoral Shorewood IL 60204	Affinity Plus Federa Attn: Bankruptcy De 175 West Lafayette Saint Paul MN 5510	pt. 7
		Account No.	5000434F2113A



# UNITED STATES BARKRUPT OF COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech / Debtor Bankruptcy Docket #:

Attorney for Debtor: Robert Brynjelsen

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE								
Status: Divorced	JP, 16, , , ,	,,,,							
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT							
Occupation:									
Name of Employer:	Phonak LLC								
Years Employed	1 years								
Employer Address:	4520 Weaver Prkwy								
City, State, Zip	Warrenville, IL 60555	,							

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 2,061.95	\$ 0.00
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 2,061.95	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 273.04	\$ 0.00
b. Insurance	\$ 134.33	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 407.38	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,654.57	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
<ol><li>Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.</li></ol>	\$ 600.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,254.57	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 2,2	54.57

if there is only one debtor repeat total reported on line 15.)

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

Record #: 337850 Form B6I (10/06) Page 1 of 1

# UNITED STATES BARKRUPT GY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech / Debtor Bankruptcy Docket #:

Attorney for Debtor: Robert Brynjelsen

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S) Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse". 1. Rent or home mortgage payment (include lot rented for mobile home) \$499.00 a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No 2. Utilities: a. Electricity and Heating Fuel \$ 160.00 b. Water, Sewer, Garbage \$ c. Cellphone, Internet \$60.00 d. Other **Home Phone and Cable Television** \$ 155.00 3. Home Maintenance (repairs and upkeep) \$ -4. Food \$500.00 5. Clothing \$ 95.00 6. Laundry and Dry Cleaning \$ 45.00 \$75.00 7. Medical and Dental Expenses \$ 305.00 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. \$ 100.00 10. Charitable Contributions \$ -11. Insurance (not deducted from wages or included in home mortgage payments) \$ a. Homeowner's or Renter's b. Life \$c. Health d. Auto \$80.00 e. Other \$-12. Taxes (not deducted from wages or included in home mortgage payments) \$ -Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) \$a. Auto b. Reaffirmation Payments \$ c. Other \$-14. Alimony, maintenance and support paid to others \$-15. Payments for support of additional dependents not living at your home \$-16. Regular expenses from operation of business, profession, or farm (attach detailed statement) Childcare & Pet 17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Postage/Banking Babysitting Care: Eyecare, Meds GLS Repay: \$155.00 \$115.00 \$40.00 \$0.00 \$ -\$ -18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on \$ 2,229.00 the Stastical of Summary of Certain Liabilities and Related Data. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None a. Average monthly income from Line 15 of Schedule I \$ 2,254.57 20. STATEMENT OF MONTHLY NET INCOME b. Average monthly expenses from Line 18 above \$ 2,229.00 c. Monthly net income (a. minus b.) \$ 25.58 d. Total amount to be paid into plan monthly

# Document Page 20 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech, Debtor

Attorney for Debtor: Robert Brynjelsen

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2008: \$5,737 2007: \$18,462 2006: \$	employment	
X	Spouse		
	AMOUNT	SOURCE	

Entered 03/24/08 18:39:38 Case 08-07016 Doc 1 Filed 03/24/08 Desc Main

## Document Page 21 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Attorney for Debtor: Robert Brynjelsen

Mom Pech, Debtor		

	STATEMENT OF FI	NANCIAL AFFAIRS	
02. INCOME OTHER THAN FF	OM EMPLOYMENT OR OPERATIO	N OF BUSINESS:	
the two years immediately prec spouse separately. (Married de	eding the commencement of this case	mployment, trade, profession, operation. Give particulars. If a joint petition is er 13 must state income for each spouled.)	filed, state income for each
AMOUNT	SOURCE	_	
Spouse			
AMOUNT	SOURCE	-	
services, and other debts to any value of all property that constit that were made to a creditor on an approved nonprofit budgetin	e, and c.  BTOR(S) WITH PRIMARILY CONSULY creditor made within 90 days immedutes or is affected by such transfer is account of a domestic support obligation and creditor counseling agency. (Marchael Consultation)	MER DEBTS: List all payments on loa liately proceeding the commencement not less than \$600.00. Indicate with a lition or as part of an alternative repayred debtors filing under chapter 12 filed, unless the spouses are separate	t of this case if the aggregate an asterisk (*) any payments ment schedule under a plan by or chapter 13 must include
Name and Address	Dates of Payments	Amount Paid	Amount Still Owing

days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address Dates of Amount Paid or Value of Amount Still Owing of Creditor Payment/Transfers Transfers

### Page 22 of 37 Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech, Debtor

Attorney for Debtor: Robert Brynjelsen

### STATEMENT OF FINANCIAL AFFAIRS

NONE

X

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

**Dates** of Payments Amount Paid or Value of **Transfers** 

Amount Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF** SUIT AND CASE NUMBER

**NATURE** OF **PROCEEDING** 

COURT OF AGENCY AND LOCATION

**STATUS** OF DISPOSITION

In Re: The Marriage of Sin **Ponn and Mom Pech** 

**Divorce** 

**Circuit Court of the Eighteenth Judicial Circuit DuPage County-Wheaton,** Illinois

**Judgment Entered** 

NONE



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure Description and Value of Property

NONE X

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property



# Document Page 23 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech, Debt	tor
----------------	-----

Attorney for Debtor: Robert Brynjelsen

STATEMENT OF FINANCIAL	
SIAIEMENI DE ENANCIAL	

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Date Terms of
Address of of Assignment or
Assignee Assignment Settlement

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and<br/>AddressName & LocationDateDescriptionAddressof Court Caseofand Value ofof CustodianTitle & NumberOrderProperty

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person<br/>orRelationship<br/>to Debtor,Date<br/>of<br/>OrganizationDescription<br/>and ValueOrganizationIf AnyGiftof Gift

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Value if Loss Was Covered in Whole or in of Property Part by Insurance, Give Particulars Loss

Case 08-07016 Doc 1 Filed 03/24/08 Entered 03/24/08 18:39:38 Desc Main Document Page 24 of 37

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech, Debtor

Attorney for Debtor: Robert Brynjelsen

### STATEMENT OF FINANCIAL AFFAIRS

### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

12/2007

Amount of Money or Description and Value of Property

Payment/Value:

1,000.00

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400

Chicago, IL60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2008

Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

NONE

### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor Date

Describe Property
Transferred and
Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device Date(s) of Transfer(s) Amount and Date of Sale or Closing

### Page 25 of 37 Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech, Debtor

Attorney for Debtor: Robert Brynjelsen

### STATEMENT OF FINANCIAL AFFAIRS

NONE X

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

Name and Address of Bank or Other Depository

Names & Addresses of Those With Access to Box or depository

Description of Contents

Date of Transfer or Surrender, if Any

NONE X

#### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE X

### 14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property



Case 08-07016 Doc 1 Filed 03/24/08 Entered 03/24/08 18:39:38 Desc Main Document Page 26 of 37

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech, Debtor

Attorney for Debtor: Robert Brynjelsen

CTATEMENT	OF FINANCIAL	VEEVIDE
SIAICIVICINI	UF FINANCIAL	ALLAIKO

NONE
Y

15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

	Name	Dates of
Address	Used	Occupancy



16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

# Document Page 27 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pe	eh, [	Debtor
--------	-------	--------

	every site for which the debtor provide I unit to which the notice was sent ar	=	a release of Hazardous
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
	e proceedings, including settlements ne name and address of the governm		
Name and Address of	Docket	Status of Disposition	
Governmental Unit	Number		
a. If the debtor is an individual, list	ME OF BUSINESS the names, addresses, taxpayer ider	ntification numbers, nature of the bu	sinesses, and beginning and
a. If the debtor is an individual, list ending dates of all businesses in w partnership, sole proprietor, or was immediately preceding the commer within six (6) years immediately prefit the debtor is a partnership, list the	the names, addresses, taxpayer ider thich the debtor was an officer, direct self-employed in a trade, profession neement of this case, or in which the eceding the commencement of this case e names, addresses, taxpayer identi	or, partner, or managing executive or , or other activity either full- or part-debtor owned 5 percent or more of ase.	of a corporation, partner in a time within six (6) years the voting or equity securitie nesses, and beginning and
a. If the debtor is an individual, list ending dates of all businesses in w partnership, sole proprietor, or was immediately preceding the commer within six (6) years immediately prefit the debtor is a partnership, list the	the names, addresses, taxpayer ider thich the debtor was an officer, direct self-employed in a trade, profession neement of this case, or in which the eceding the commencement of this case e names, addresses, taxpayer identified the debtor was a partner or own	or, partner, or managing executive or , or other activity either full- or part-debtor owned 5 percent or more of ase.	of a corporation, partner in a time within six (6) years the voting or equity securitie nesses, and beginning and
a. If the debtor is an individual, list ending dates of all businesses in w partnership, sole proprietor, or was immediately preceding the commer within six (6) years immediately preceding the debtor is a partnership, list the ending dates of all businesses in w (6) years immediately preceding the lift the debtor is a corporation, list the	the names, addresses, taxpayer ider thich the debtor was an officer, direct self-employed in a trade, profession neement of this case, or in which the eceding the commencement of this case enames, addresses, taxpayer identification the debtor was a partner or own e commencement of this case.  e names, addresses, taxpayer identification the debtor was a partner or own thich the debtor was a partner or own thich the debtor was a partner or own the commencement of this case.	or, partner, or managing executive or, or other activity either full- or part-idebtor owned 5 percent or more of ase.  Trication numbers, nature of the busined 5 percent or more of the voting of the idea.	of a corporation, partner in a time within six (6) years the voting or equity securitienesses, and beginning and or equity securities, within six nesses, and beginning and
a. If the debtor is an individual, list ending dates of all businesses in w partnership, sole proprietor, or was immediately preceding the commer within six (6) years immediately present of the debtor is a partnership, list the ending dates of all businesses in w (6) years immediately preceding the lift the debtor is a corporation, list the ending dates of all businesses in w	the names, addresses, taxpayer ider thich the debtor was an officer, direct self-employed in a trade, profession neement of this case, or in which the eceding the commencement of this case enames, addresses, taxpayer identification the debtor was a partner or own e commencement of this case.  e names, addresses, taxpayer identification the debtor was a partner or own thich the debtor was a partner or own thich the debtor was a partner or own the commencement of this case.	or, partner, or managing executive or, or other activity either full- or part-idebtor owned 5 percent or more of ase.  Trication numbers, nature of the busined 5 percent or more of the voting of the fication numbers, nature of the business.	of a corporation, partner in a time within six (6) years the voting or equity securitienesses, and beginning and or equity securities, within six nesses, and beginning and

## Document Page 28 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech, Debtor

	STATEMENT OF FI	NANCIAL AFFAIRS
has been, within six years immexecutive, or owner of more th	nediately preceding the commencemer an 5 percent of the voting or equity see	a corporation or partnership and by any individual debtor who is out of this case, any of the following: an officer, director, managing curities of a corporation; a partner, other than a limited partner, of, or other activity, either full- or part-time.
	receding the commencement of this ca	ement only if the debtor is or has been in business, as defined ab se. A debtor who has not been in business within those six years
19. BOOKS, RECORDS AND	FINANCIAL STATEMENTS:	
List all bookkeepers and accou	, , <del>, ,</del>	diately preceding the filing of this bankruptcy case kept or supervis
Name	Dates Services	
and Address	Rendered	-
	red a financial statement of the debtor.	preceding the filing of this bankruptcy case have audited the boo
Name	Address	Dates Services Rendered
Name	Address	
19c. List all firms or individuals		Rendered  It of this case were in possession of the books of account and rec
19c. List all firms or individuals	s who at the time of the commencemer	Rendered  It of this case were in possession of the books of account and rec
19c. List all firms or individuals of the debtor. If any of the boo Name 19d. List all financial institution	s who at the time of the commencemer ks of account and records are not avai Address	Rendered  It of this case were in possession of the books of account and receivable, explain.
19c. List all firms or individuals of the debtor. If any of the boo . Name  19d. List all financial institution	s who at the time of the commencemer ks of account and records are not avai  Address  s, creditors and other parties, including	Rendered  It of this case were in possession of the books of account and receivable, explain.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

STATEMENT OF FINANCIAL AFFAIRS				
20. INVENTORIES				
20. INVENTORIES				
List the dates of the last to the dollar amount and bas	vo inventories taken of your property, the namis of each inventory.	ne of the person who supervised the ta	aking of each inventory, a	
Date	Inventory	Dollar Amount of Inventory		
of Inventory	Supervisor	(specify cost, market of other basis)		
Date of Inventory	Name and Addresses of Custodian of Inventory Records			
,				
21. CURRENT PARTNER	RS, OFFICERS, DIRECTORS AND SHAREH	OLDERS:		
a. If the debtor is a partne	rship, list nature and percentage of interest of	each member of the partnership.		
и по постан на принина				
Name	Nature	Percentage of		

and Address	Title	Otock Ownership
and Address	Title	Stock Ownership
Name		Nature and Percentage of

Х

22. FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:

If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

Name	Address	Withdrawal
	7.144.1555	77101010101

# Document Page 30 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech, Debtor	Mom	Pech.	Debtor
------------------	-----	-------	--------

	STATEMENT OF FIN	ANCIAL AFFAIRS	
22b. If the debtor is a corporati immediately preceding the con		ationship with the corporation terminated within or	ne (1) year
Name and Address	Title	Date of Termination	
If the debtor is a partnership or	•	A COPORATION: utions credited or given to an insider, including contemporary perquisite during one year immediately precedent.	•
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
•	st the name and federal taxpayer identifi	cation number of the parent corporation of any co thin six (6) years immediately preceding the comr	
		ntification number of any pension fund to which the	
Name of Pension Fund	TaxPayer Identification Number (EIN)	,,,	

Case 08-07016 Doc 1 Filed 03/24/08 Entered 03/24/08 18:39:38 Desc Main Document Page 31 of 37

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech, Debtor

Attorney for Debtor: Robert Brynjelsen

### STATEMENT OF FINANCIAL AFFAIRS

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### Document Page 32 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech / Debtor

Attorney for Debtor: Robert Brynjelsen

### STATEMENT OF INTENTION

- Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate. 1.
- Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

**Description of Property** 

**Creditor's Name** 

Intention

### PROPERTY TO BE RETAINED

2001 Honda Accord w/ 86k miles joint with Sin Ponn Affinity Plus Federal CU

Reaffirm 524 (c)

Attn: Bankruptcy Dept. 175 West Lafayette Saint Paul MN 55107

### PROPERTY TO BE SURRENDERED

4413 10th St NW Rochester, MN 55901 (Debtor's Residence)

AMC Mortgage Services Bankruptcy Department PO Box 11000 Santa Ana CA 92711-1000

Surrender

\*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

\*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/02/2008 /s/ Mom Pech

Mom Pech

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# Document Page 33 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech, Debtor

Attorney for Debtor: Robert Brynjelsen

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOL	INTS SCHEDULED	
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$170,000	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$11,575	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$172,284	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$10,800	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,255
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,229
TOTALS			\$ 181,575 TOTAL ASSETS	\$ 183,084 TOTAL LIABILITIES	

Case 08-07016 Doc 1 Filed 03/24/08 Entered 03/24/08 18:39:38 Desc Main Document Page 34 of 37

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Mom Pech / Debtor Bankruptcy Docket #:

Attorney for Debtor: Robert Brynjelsen

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

### State the following:

Average Income (from Schedule I, Line 16)	\$ 2,254.58
Average Expenses (from Schedule J, Line 18)	\$ 2,229.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 2,659.44

### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 10,800.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 11,800.00

### Document Page 35 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mom Pech Debtor Bankruptcy Docket #:

Attorney for Debtor: Robert Brynjelsen

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	03/02/2008	/s/ Mom Pech	X Date & Sign
		Mom Pech	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

## Document Page 36 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

PFG Record #

337850

n re					
Mom Pech / Debtor					
Attorney for	or Debtor: Robert Bi	rynjelsen			
	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	EDIFICATION OF	ODEDITOD MATD	IV	
			CREDITOR MATRI		
The above n	amed Debtor(s) hereby	verify that the attached list o	f creditors is true and correct to	the best of our knowledge.	
I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.					
Dated:	03/02/2008	/s/ Mom Pech		X Date & Sign	
<b>D</b> 4.04.	20, 32, 2000		Mom Pech	A Date & Sigil	

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Mom Pech Debtor

### **NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Mom Pech Sign & Date Dated: 03/02/2008 Here Mom Pech Sign & Date Here /s/ Robert Brynjelsen Dated:

03/24/2008

Attorney: Robert Brynjelsen Bar No: 6282586